

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:	Case No. 15-23680CMB
PATRICIA A. CHANEY	
Debtor(s)	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/07/2015.
- 2) The plan was confirmed on 12/21/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/29/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/07/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,844.28.
- 10) Amount of unsecured claims discharged without payment: \$14,682.98.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$110,182.00
Less amount refunded to debtor	\$3,466.25

<b>NET RECEIPTS:</b>	<b>\$106,715.75</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,971.94
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$7,971.94</b>
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Attorney fees paid and disclosed by debtor:	\$1,000.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK NA**	Unsecured	269.00	319.65	319.65	69.92	0.00
FAYETTE COUNTY TAX CLAIM BUR	Secured	1,171.58	NA	NA	0.00	0.00
FIDELITY NATIONAL COLLECTION++	Unsecured	6,054.00	NA	NA	0.00	0.00
FIRST EXPRESS++	Unsecured	588.77	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Unsecured	0.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Priority	0.00	1,484.74	1,484.74	1,484.74	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	67,167.14	68,310.12	68,310.12	68,310.12	5,696.66
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	199.00	179.31	179.31	39.22	0.00
SANTANDER CONSUMER USA**	Secured	18,601.00	18,797.32	18,797.32	18,797.32	3,220.54
SPRINGLEAF FUNDING TRUST 2013-I	Secured	2,939.00	700.00	700.00	700.00	48.90
SPRINGLEAF FUNDING TRUST 2013-I	Unsecured	0.00	1,720.62	1,720.62	376.39	0.00
UNIONTOWN HOSPITAL	Unsecured	889.00	NA	NA	0.00	0.00
US DEPARTMENT OF HUD(*)	Secured	0.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	522.00	NA	NA	0.00	0.00
VERIZON++	Unsecured	272.00	NA	NA	0.00	0.00
WEST VIRGINIA UNIVERSITY HOSPIT	Unsecured	4,623.16	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$68,310.12	\$68,310.12	\$5,696.66
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,497.32	\$19,497.32	\$3,269.44
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$87,807.44</b>	<b>\$87,807.44</b>	<b>\$8,966.10</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,484.74	\$1,484.74	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,484.74</b>	<b>\$1,484.74</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$2,219.58</b>	<b>\$485.53</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	\$7,971.94
Disbursements to Creditors	\$98,743.81

**TOTAL DISBURSEMENTS :** **\$106,715.75**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/21/2021

By:/s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.